

**Let's Get Washington Covered: Reconstructing Health Insurance
Task Force Guiding Principles
June 2003
DRAFT 1**

In exploring ways to improve health insurance, the task force should consider options that:

- A. Reduce the number of uninsured individuals.**
- B. Promote the availability of affordable and sustainable health insurance for consumers, insurers, providers, and purchasers.**
- C. Promote a shared responsibility for the health of consumers.**
- D. Promote the sharing of appropriate risk between consumers, insurers, providers, and purchasers.**
- E. Increase consumer understanding and involvement in the purchase of health insurance and utilization of health services.**
- F. Increase choice and competition among carriers, insurers, and providers.**
- G. Strengthen the relationship between private and public insurers.**
- H. Propose changes that are understood by the public, operationally feasible and politically achievable, and address the problems that need to be solved.**
- I. Learn from and build upon what works well while considering creative, new ideas.**

Guiding Principles from Arkansas Health Insurance Expansion Initiative's Roundtable Report of March 2000

- 1. Stabilize current health insurance coverage levels.**
- 2. Build on existing structures and consider new/creative solutions.**
- 3. Maximize use of available public funds.**
- 4. Focus on those with greatest need first.**
- 5. Ensure saleable solutions.**
- 6. Ensure affordable solutions.**
- 7. Focus on joint responsibility – individual, employer, government, and provider.**
- 8. Include prevention and wellness to avert avoidable costs.**